

**PORTER BANCORP, INC.**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,720	\$1,462	-15.0%		
Loans	\$1,303	\$1,141	-12.4%		
Construction & development	\$200	\$103	-48.3%		
Closed-end 1-4 family residential	\$324	\$313	-3.2%		
Home equity	\$30	\$26	-12.7%		
Credit card	\$0	\$0	-2.1%		
Other consumer	\$31	\$22	-27.5%		
Commercial & Industrial	\$90	\$72	-20.1%		
Commercial real estate	\$442	\$424	-4.0%		
Unused commitments	\$105	\$77	-27.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$62	\$99	60.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$57	35.1%		
Cash & balances due	\$179	\$105	-41.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8	\$3	-57.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8	\$3	-64.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,527	\$1,349	-11.6%		
Deposits	\$1,486	\$1,326	-10.7%		
Total other borrowings	\$27	\$9	-66.8%		
FHLB advances	\$15	\$7	-52.6%		
Equity					
Equity capital at quarter end	\$192	\$112	-41.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$13	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	6.8%	--		
Tier 1 risk based capital ratio	12.8%	9.6%	--		
Total risk based capital ratio	14.7%	11.6%	--		
Return on equity <sup>1</sup>	-18.4%	-140.6%	--		
Return on assets <sup>1</sup>	-2.1%	-11.9%	--		
Net interest margin <sup>1</sup>	3.7%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	56.8%	69.5%	--		
Loss provision to net charge-offs (qtr)	146.1%	145.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	6.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.3%	8.2%	2.9%	4.4%	--
Closed-end 1-4 family residential	5.0%	8.4%	0.4%	1.9%	--
Home equity	5.0%	2.0%	1.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	1.4%	0.6%	1.6%	--
Commercial & Industrial	3.6%	5.4%	1.8%	0.8%	--
Commercial real estate	5.2%	5.1%	0.3%	1.2%	--
Total loans	4.6%	6.0%	0.8%	1.6%	--